

**Interest Rates and Service Charges
Rates at a Quick Glance
DEPOSIT ACCOUNTS**

Nature	Rate of Interest		Minimum Balance		
	Normal	Senior Citizen	Rural	Semi-urban	Urban
ACCOUNT					
1. Savings Bank A/c					
A. Domestic					
a. With cheque book facility	3.5% p.a.	3.5% p.a.	Rs.500/-	Rs.1000/-	Rs.1000/-
b. without cheque book facility	3.5% p.a.	3.5% p.a.	Rs.500/-	Rs.1000/-	Rs.1000/-
c. No Frills Account	3.5% p.a.	3.5% p.a.	Zero	Zero	Zero
B. Non-Resident					
a. NRO	3.5%	3.5%			
b. NRE	3.5%	3.5%			
2. Term Deposits					
A. Domestic		Rate Of Interest			
Term Deposit		Below Rs.15 lakhs	Rs.15 lakhs to below Rs.1 crore		
7 days to 14 days		2.50	2.50		
15 days to 45 days		2.75	2.75		
46 days to 90 days		4.00	4.00		
91 days to 179 days		4.50	4.50		
180 days to less than 1 year		5.50	5.50		
1 yr. to less than 2 yrs.		6.50	6.50		
2 yrs. to less than 3 yrs.		6.75	6.75		
3 yrs. to less than 5 yrs.		7.00	7.00		
5 yrs. to 10 yrs.		7.00	7.00		
B. Non-Resident Accounts:					
a. NRO (All Maturities)		Rates applicable to Domestic term Deposits given above			
		1 year to less than 2 years	2 years to less than 3 years	3 years to 5 years	
b. NRE (PNB Global Rupee Deposit Scheme)		2.77% p.a.	2.76% p.a.	3.31% p.a.	
Rate Of Interest (% per annum)					
	1 year & above but < 2 years	2 year & above but < 3 years	3 year & above but < 4 years	4 year & above but < 5 years	For 5 years (Maximum)
c. FCNR (B)					
i) USD	2.02	2.01	2.56	3.00	3.36
ii) GBP	2.22	2.76	3.35	3.78	4.05
iii) EUR	2.22	2.75	3.15	3.46	3.71
iv) CAD	2.30	2.16	2.72	3.10	3.42
v) AUD	6.27	6.01	6.31	6.62	6.74

LOANS

	RATE OF INTEREST		Processing Charges
Loans			
1. Housing Loan	Upto Rs.20 lakhs	More than Rs. 20lakhs	
Floating Category			
Upto 5 years	8.75%	9.50%	For loan up to Rs.300 lac: 0.50% of the Loan amount with a maximum of Rs.20000/- For loan above Rs.300 lac: 0.90% of the loan amount (Excluding service Tax and Education Cess)
More than 5 Yrs & upto 10 Yrs	9.00%	9.50%	
More than 10 Yrs upto 20 Yrs.	9.25%	9.75%	
More than 20Yr & upto 25 yrs	9.50%	10.00%	
Fixed Category			
Upto 5 years	9.25%	10.00%	For loan up to Rs.300 lac: 0.50% of the Loan amount with a maximum of Rs.20000/- For loan above Rs.300 lac: 0.90% of the loan amount (Excluding service Tax and Education Cess)
More than 5 Yrs & upto 10 Yrs	10.00%	10.25%	
More than 10 Yrs & upto 20 yrs.	10.50%	10.75%	
More than 20 Yrs & upto 25 yrs.	10.75%	11.00%	
BPLR of Bank – 11.00%			
2. Personal Loan			
a) Consumer Durable Loan	N.A.		
b) Senior Citizen Loan scheme(Pension Loan scheme)	Less than 3 years: BPLR+0.25% 3 Years and above: BPLR-0.25%+0.50% Term premia		Nil
c) Personal Loan Scheme	For person drawing salary through our Bank : 13.00% For Others: 14.00%		1.80% of the loan amount (Excluding service tax and Education Cess)
3. Vehicle Loan			
a. Two Wheeler Loans	11.00% to 13.50.00% (Linked with BPLR) depending upon the category of the customer/ period of the Loan		0.70% of the Loan amount (Excluding service tax and Education Cess)
b. Three wheeler Loans			
c. For New Cars	Repayment less than 3 years: 10.50%		0.90% of the Loan amount with a maximum of Rs.3600/- (Excluding service tax)
	Repayment 3 years and above: 11.00%		
d. For Old cars	Individuals with minimum score of 60 : 11.00%(Loan sanctioned & disbursed on or after 01.02.2009) Others (Including business concerns): 11.50%		0.90% of the Loan amount with a maximum of Rs.3600/- (Excluding service tax)

4. Educational Loans	Upto Rs.4.00 lakhs		Above Rs.4.00 lakhs		Processing Charges
	Repayable in less than 3 Years	Repayable in 3 Years & above	Repayable in less than 3 years	Repayable in 3 years & above	
Vidyalakshyapurti	BPLR-0.50%	BPLR-1%+ 0.50% Term premia	BPLR+ 0.25%	BPLR-0.25%+ 0.50% Term premia	For studies in India = Nil For studies abroad = 0.50% of the loan amount Max. Rs.5000/-, refundable on availment of the loan

CHARGES						
Fee Based Services						
1. Lockers	Metro/Urban/Semi-urban			Rural		
Type of Locker	1 yr.	2 yrs.	3 yrs.	1 yr.	2 yrs.	3 yrs.
Small	Rs.700/-	Rs.1400/-	Rs.2100/-	Rs.500/-	Rs.1000/-	Rs.1500/-
Medium	Rs.1200/-	Rs.2400/-	Rs.3600/-	Rs.1200/-	Rs.2400/-	Rs.3600/-
Large	Rs.3000/-	Rs.6000/-	Rs.9000/-	Rs.3000/-	Rs.6000/-	Rs.9000/-
Extra-Large	Rs.6000/-	Rs.12000/-	Rs.18000/-	Rs.6000/-	Rs.12000/-	Rs.18000/-
2. Credit Cards						
Entrance Fees				Nil		
Annual fees				Nil		
Add on Card				Nil		
Hot listing charges				Nil		
Other charges				Charges prescribed under PNB Credit Card Icon		
Service Charges on outstanding balance						
Cash withdrawal fees						
3. Debit Cards						
Entrance Fees				Nil		
Annual Charges				Rs.100/-		
International Debit Cards						
Entrance Fees				Nil		
Annual Charges				Rs.100/-		

4. Drafts/TT/MT

Draft/ Pay order : Issuance	Charges		
	For Non-Individuals	For Individuals/ customers of Metro/Urban/Semi urban branches	Individuals/ customers of Rural branches Sr. Citizens & Pensioners
Drafts/ Pay order up to Rs.10000/-	Rs.40/-	Rs.35/-	Rs.30/-
Drafts/Pay order above Rs.10000/-	Rs.4.00 per Rs.1000 or part thereof Min. Rs.50/-, Maximum Rs.12000/-	Rs.3.50 per Rs.1000 or part thereof Min. Rs.40/-, Maximum Rs.12000/-	Rs3.00 per Rs.1000 or part thereof Min. Rs.30/-, Maximum Rs.12000/-

Cancellation of Draft

Charges for Demand draft Cancellation	Rs.100/-	Rs.100/-	Rs.100/-
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Now Local DD is issued in place of Pay Order

TT: Facility not in use

5. Outstation Cheques

Collection	Charges
Cheque upto Rs.10000/-	Rs.50/- inclusive of all expenses
Above Rs.10000/- to Rs.100000/-	Rs.100/- inclusive of all expenses
Above Rs.100000/-	Rs.150/- inclusive of all expenses

6. NEFT Money Transfer

	Charges
Outward	Upto Rs.100000/- : Rs.5/- per transaction Above Rs. 1 lac : Rs. 27.50 per transaction
Inward	Free

7. RTGS Money transfer

	Charges
Outward (other than Local)	Upto Rs.5 lac : Rs.27.50 per transaction > Rs.5 lac : Rs.55/- per transaction
Inward	Free

8. Cheque Return Charges

Inward clearing	Charges		
Outward returns	For Non-Individuals	For Individuals/ customers of Metro/Urban/Semi urban branches	Individuals/ customers of Rural branches Sr. Citizens & Pensioners
Cheque Upto Rs.100000/-	Rs.150/-	Rs.100/-	Rs.75/-
Cheque above Rs. 1 lac but less than 1 crore	Rs.200/- per instrument In case bank remains out of fund: Actual interest @3.5% over PLR shall be charged	Rs.200/- per instrument In case bank remains out of fund: Actual interest @3.5% over PLR shall be charged	Rs.200/- per instrument In case bank remains out of fund: Actual interest @3.5% over PLR shall be charged
Above Rs. 1 Crore	Rs.700/- per	Rs.600/- per	Rs.500/- per

	instrument In case bank remains out of fund: Actual interest @3.5% over PLR shall be charged	instrument In case bank remains out of fund: Actual interest @3.5% over PLR shall be charged	instrument In case bank remains out of fund: Actual interest @3.5% over PLR shall be charged
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Outward clearing	Charges		
Inward return	Rs.100/- + out of pocket expenses	For cheques upto Rs.10000/-: Rs.40/- per instrument Above Rs.10000/- Rs.50/- per instrument. (However no charges to be levied from any customer upto 2 dishonored cheques deposited during a quarter)	For cheques upto Rs.10000/-: Rs.30/- per instrument Above Rs.10000/- Rs.30/- per instrument. (However no charges to be levied from any customer upto 2 dishonored cheques deposited during a quarter)

Dishonor of outstation/ local bills

	Charges		
	For Non-Individuals	For Individuals/ customers of Metro/Urban/Semi urban branches	Individuals/ customers of Rural branches Sr. Citizens & Pensioners
Cheque upto Rs.10000/-	Rs.100/- + out of pocket expenses	Rs.90/- + out of pocket expenses	Rs.80/- + out of pocket expenses
Cheques above Rs.10000/-	Rs.125/- + out of pocket expenses	Rs.100/- + out of pocket expenses	Rs.90/- + out of pocket expenses
Bills	Rs.200/- + out of pocket expenses or 50% of collection charges whichever, is higher		

9. Cheque Book issue charges

	For Non-Individuals	For Individuals/ customers of Metro/Urban/Semi urban branches	Individuals/ customers of Rural branches Sr. Citizens & Pensioners
Issuance of MICR Cheque book	Rs.3.00 per cheque leaf	Rs.2.50 per cheque leaf	Rs.2.25 per cheque leaf
Issuance of Multicity Cheque book	Rs.3.00 per cheque leaf	Rs.2.50 per cheque leaf	Rs.2.25 per cheque leaf
Personalized Cheque book (Bearing name and account number duly printed)	Rs.3.00 per cheque leaf	Rs.2.50 per cheque leaf	Rs.2.25 per cheque leaf
Issuance of Non-MICR Cheque book	Rs.2.50 per cheque leaf	Rs.2.25 per cheque leaf	Rs.2.00 per cheque leaf
10. No Dues Certificate	Rs.50/- (Except borrowers/intended borrowers in Priority Sector)		

